

Information to identify the case:

Debtor 1 Fidelio S Hernandez-Gaspar

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6857

EIN --

Debtor 2 Rebeca Flores-Torres

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2081

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-33636-RG

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Fidelio S Hernandez-Gaspar

Rebeca Flores-Torres

3/15/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Fidelio S Hernandez-Gaspar
 Rebeca Flores-Torres
 Debtors

Case No. 18-33636-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 30

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db/jdb +Fidelio S Hernandez-Gaspar, Rebeca Flores-Torres, 25 Park Avenue, Apt # 10,
 Passaic, NJ 07055-5684
 517899137 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr,
 Wilmington, DE 19808)
 517899138 +Capl/dbarn, Po Box 30253, Salt Lake City, UT 84130-0253
 517899140 +Cigna, Complex Claim Unit, 7555 Goodwin Road, Chattanooga, TN 37421-3183
 517899141 +Citi, Po Box 6217, Sioux Falls, SD 57117-6217
 517899146 +Hc Roya, 333 Holtzman Rd, Madison, WI 53713-2109
 517899147 +Josephine Bajer, MD, 521 Van Houten Avenue, Clifton, NJ 07013-2190
 517899149 +Mental Health Clinic of Passaic, 1451 Van Houten Avenue, Clifton, NJ 07013-2432
 517899150 +Rickart Collection Systems, Inc., 575 Milltown Road, P.O. Box 7242,
 North Brunswick, NJ 08902-7242

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 16 2019 01:16:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 16 2019 01:16:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Mar 16 2019 04:38:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 517899139 +EDI: CHASE.COM Mar 16 2019 04:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517899142 +EDI: WFNNB.COM Mar 16 2019 04:38:00 Comenity Bank/anniesez, Po Box 182789,
 Columbus, OH 43218-2789
 517899143 +EDI: WFNNB.COM Mar 16 2019 04:38:00 Comenitybank/dressbarn, Po Box 182789,
 Columbus, OH 43218-2789
 517899144 +EDI: CONVERGENT.COM Mar 16 2019 04:38:00 Convergent Outsourcing, 800 Sw 39th St,
 Renton, WA 98057-4927
 517963358 EDI: DIRECTV.COM Mar 16 2019 04:38:00 Direct TV, P.O. Box 5007,
 Carol Stream, IL 60197-5007
 517899145 +EDI: TSYS2.COM Mar 16 2019 04:38:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 517899148 +EDI: CBSKOHLS.COM Mar 16 2019 04:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 517899148 +E-mail/Text: bncnotices@becket-lee.com Mar 16 2019 01:15:28 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 517899151 +EDI: RMSC.COM Mar 16 2019 04:38:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
 517899152 +EDI: RMSC.COM Mar 16 2019 04:38:00 Syncb/old Navy, Po Box 965005,
 Orlando, FL 32896-5005
 517899153 +EDI: RMSC.COM Mar 16 2019 04:38:00 Syncb/oldnavydc, Po Box 965005,
 Orlando, FL 32896-5005
 517899154 +EDI: RMSC.COM Mar 16 2019 04:38:00 Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
 517899155 +EDI: RMSC.COM Mar 16 2019 04:38:00 Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
 517899156 +EDI: RMSC.COM Mar 16 2019 04:38:00 Syncb/walmart Dc, Po Box 965024,
 Orlando, FL 32896-5024
 517899157 +EDI: RMSC.COM Mar 16 2019 04:38:00 Syncb/wlmrtd, Po Box 965024, Orlando, FL 32896-5024
 517904089 +EDI: RMSC.COM Mar 16 2019 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517899158 EDI: WTRRN BANK.COM Mar 16 2019 04:38:00 Target Card Services, P.O. Box 660170,
 Dallas, TX 75266-0170
 517899159 +EDI: WTRRN BANK.COM Mar 16 2019 04:38:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673
 517899160 +EDI: TFSR.COM Mar 16 2019 04:38:00 Toyota Motor Credit, Po Box 9786,
 Cedar Rapids, IA 52409-0004

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
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Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Franklin G. Soto on behalf of Joint Debtor Rebeca Flores-Torres yesenia@bsgslaw.com
Franklin G. Soto on behalf of Debtor Fidelio S Hernandez-Gaspar yesenia@bsgslaw.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6